



# Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name PINNACLE BANCORP, INC.

City/State OMAHA, NE

## Bank Holding Company Information

Federal Reserve District: 10

Consolidated Assets (\$000): 17,899,832

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 4

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**PINNACLE BANCORP, INC.**  
**18081 BURT STREET**  
  
**OMAHA, NE 68022**

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BHC Name

City/State

## Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	16,379,572	13,723,858	11,656,096	10,589,277	10,015,043
Net income (\$000)	226,045	181,042	167,550	171,786	169,792
Number of BHCs in peer group	130	128	125	118	108

	BHC	Peer #	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	3.02	2.60	79	3.23	2.77	80	3.37	3.01	64	3.52	3.08	73	3.43	2.92	80
+ Non-interest income	0.58	1.04	28	0.72	1.21	31	0.83	1.32	33	0.76	1.31	25	0.82	1.35	24
- Overhead expense	1.87	2.17	29	2.15	2.57	30	2.35	2.69	34	2.47	2.71	36	2.43	2.72	36
- Provision for credit losses	0.03	-0.09	81	0.13	0.51	9	0.03	0.15	19	0.11	0.14	47	0.10	0.16	35
+ Securities gains (losses)	0	0.01	35	0	0.02	26	0	0.01	26	0.05	0	97	0	0.01	48
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	45	0	0	47
= Pretax net operating income (tax equivalent)	1.77	1.66	63	1.69	1.04	87	1.84	1.56	73	1.73	1.57	63	1.72	1.43	77
Net operating income	1.38	1.26	66	1.32	0.81	87	1.44	1.19	76	1.62	1.24	84	1.70	0.89	94
Net income	1.38	1.26	66	1.32	0.82	86	1.44	1.19	76	1.62	1.24	84	1.70	0.90	94
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42		1.13	0.99	66
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	3.35	3.06	68	3.85	3.55	70	4.36	4.41	49	4.23	4.24	51	3.97	3.80	62
Interest expense	0.21	0.25	50	0.44	0.52	46	0.80	1.08	33	0.50	0.86	19	0.32	0.60	20
Net interest income (tax equivalent)	3.14	2.80	72	3.41	3.01	72	3.56	3.33	58	3.73	3.38	66	3.65	3.19	75
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.01	0.11	14	0.01	0.27	7	0.02	0.21	12	0.07	0.22	29	0.03	0.24	16
Earnings coverage of net loan and lease losses (X)	372.04	39.72	95	186.38	22.91	94	129.06	24.40	92	34.78	21.75	78	77.94	19.67	91
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.35	1.23	65	1.41	1.58	41	1.40	0.83	89	1.45	0.90	89	1.45	0.98	88
Allowance for loan and lease losses / Total loans and leases	1.35	1.20	66	1.39	1.55	40	1.40	0.81	89	1.45	0.89	89	1.45	0.96	88
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.22	0.49	19	0.36	0.71	18	0.26	0.57	16	0.51	0.61	40	0.68	0.72	52
30-89 days past due loans and leases / Total loans and leases	0.26	0.32	49	0.38	0.39	58	0.44	0.43	62	0.46	0.44	60	0.52	0.47	63
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-3.73	-2.33	45	-4.14	3.20	31	-1.56	14.45	11	4.89	16.62	16	5.71	17.03	20
Net short-term noncore funding dependence	-5.08	-7.71	56	-6.10	-4.76	40	-3.85	3.38	23	1.92	4.66	26	3.90	4.83	38
Net loans and leases / Total assets	56.43	58.67	45	64.02	61.58	48	67.27	63.77	46	71.17	63.98	64	71.25	62.73	65
<b>Capitalization</b>															
Tier 1 leverage ratio	8.67	8.98	46	8.75	9.13	42	8.89	9.76	30	9.80	9.71	54	9.21	9.53	40
Holding company equity capital / Total assets	8.79	10.71	19	9.81	11.16	31	9.96	12.43	22	10.57	12.22	28	10.34	11.94	24
Total equity capital (including minority interest) / Total assets	8.80	10.82	17	9.82	11.29	29	9.98	12.57	21	10.59	12.27	29	10.36	12.01	24
Common equity tier 1 capital / Total risk-weighted assets	13.09	12.42	68	12.24	12.38	53	11.67	12.17	45	12.20	12.12	63	11.44	12.19	42
Net loans and leases / Equity capital (X)	6.42	5.53	67	6.53	5.58	73	6.75	5.21	80	6.73	5.29	79	6.89	5.27	81
Cash dividends / Net income	0	28.27	3	0	42.30	4	83.99	33.12	95	40.86	27.31	76	49.35	31.29	80
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36		20.68	47.52	33
<b>Growth Rates</b>															
Assets	21.33	10.50	86	20.18	16.68	64	11.89	9.26	72	5.54	7	55	7.13	8.28	61
Equity capital	8.70	7.46	70	18.34	6.99	88	5.43	10.49	34	7.89	7.89	66	9.12	10.18	64
Net loans and leases	6.96	3.36	69	14.37	9.07	76	5.77	9.10	51	5.42	7.89	42	8.52	9.38	61
Noncore funding	-2.97	-14.79	73	-2.80	-12.18	62	-1.79	6.59	39	14.93	10.67	65	-35.69	5.59	7
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0.82	1.02	78	0.43	1.14	78	1.44	1.07	80
Long-term debt / Equity capital	6.34	10.95	47	7.83	13.56	48	10.36	13.04	61	0	13.37	15	0.78	12.69	34
Equity investment in subsidiaries / Equity capital	103.80	103.22	58	105.17	102.81	66	109.22	103.22	79	98.47	103.10	22	99.55	102.10	36
Cash from ops + noncash items + op expense / Op expense + dividends	87.06	154.48	18	416.06	147.24	96	20.17	190.27	5	123.05	174.91	27	122.22	148.20	44

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	459,357	439,237	415,974	375,136	332,931	4.58	51.31
Income from lease financing receivables.....	59	9	34	74	130	555.56	-70.50
Fully taxable income on loans and leases.....	455,920	436,815	413,930	373,414	331,006	4.37	50.91
Tax-exempt income on loans and leases.....	3,496	2,431	2,078	1,796	2,055	43.81	110.73
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	459,416	439,246	416,008	375,210	333,061	4.59	51.23
Investment interest income (tax equivalent).....	66,013	57,523	54,614	43,856	38,332	14.76	80.22
Interest on balances due from depository institutions.....	1,876	3,917	10,328	2,313	1,649	-52.11	93.40
Interest income on other earning assets.....	318	362	399	921	676	-12.15	-40.00
Total interest income (tax equivalent).....	527,623	501,048	481,349	422,300	373,718	5.30	54.32
Interest on time deposits of \$250K or more.....	4,716	7,924	10,147	5,494	2,885	-40.48	
Interest on time deposits < \$250K.....	10,347	23,843	30,350	15,034	10,070	-56.60	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	11,341	18,022	40,149	24,491	11,957	-37.07	25.50
Interest on other borrowings and trading liabilities.....	3,368	4,305	6,076	5,024	5,382	-21.77	-42.49
Interest on subordinated debt and mandatory convertible securities.....	2,751	3,070	1,701	0	0	-10.39	
Total interest expense.....	32,523	57,164	88,423	50,043	30,294	-43.11	23.75
Net interest income (tax equivalent).....	495,100	443,884	392,926	372,257	343,424	11.54	56.86
Non-interest income.....	95,580	99,198	97,077	80,178	81,865	-3.65	14.53
Adjusted operating income (tax equivalent).....	590,680	543,082	490,003	452,435	425,289	8.76	48.01
Overhead expense.....	305,975	295,739	273,421	262,049	242,889	3.46	34.85
Provision for credit losses.....	5,233	17,920	3,803	11,695	9,977		-11.20
Securities gains (losses).....	3	1	-5	5,146	131	200.00	-99.12
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	290,165	231,642	214,957	182,674	172,554	25.26	74.14
Applicable income taxes.....	63,656	50,126	46,750	10,157	2,243	26.99	2877.36
Tax equivalent adjustments.....	0	0	0	0	0		
Applicable income taxes (tax equivalent).....	63,656	50,126	46,750	10,157	2,243	26.99	2877.36
Minority interest.....	464	474	657	731	519	-2.11	1.09
Net income before discontinued operations, net of minority interest.....	226,045	181,042	167,550	171,786	169,792	24.86	37.81
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	226,045	181,042	167,550	171,786	169,792	24.86	37.81
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	226,509	181,516	168,207	172,517	170,311	24.79	37.71
Investment securities income (tax equivalent).....	66,013	57,523	54,614	43,856	38,332	14.76	80.22
US Treasury and agency securities (excluding mortgage-backed securities).....	19,397	12,037	17,059	12,610	8,720	61.14	160.96
Mortgage-backed securities.....	40,501	39,618	33,122	25,852	23,393	2.23	78.81
All other securities.....	6,115	5,868	4,433	5,394	6,219	4.21	-6.58
Cash dividends declared.....	0	0	140,720	70,200	83,800		-100.00
Common.....	0	0	140,720	70,200	83,800		-100.00
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.22	2.85	76	3.65	3.27	74	4.13	4	61	3.99	3.87	62	3.73	3.47	67
Less: Interest expense .....	0.20	0.23	51	0.42	0.48	48	0.76	0.98	34	0.47	0.79	21	0.30	0.55	21
Equals: Net interest income (tax equivalent) .....	3.02	2.60	79	3.23	2.77	80	3.37	3.01	64	3.52	3.08	73	3.43	2.92	80
Plus: Non-interest income .....	0.58	1.04	28	0.72	1.21	31	0.83	1.32	33	0.76	1.31	25	0.82	1.35	24
Equals: adjusted operating income (tax equivalent) .....	3.61	3.70	47	3.96	4.04	49	4.20	4.41	40	4.27	4.46	40	4.25	4.33	47
Less: Overhead expense .....	1.87	2.17	29	2.15	2.57	30	2.35	2.69	34	2.47	2.71	36	2.43	2.72	36
Less: Provision for credit losses .....	0.03	-0.09	81	0.13	0.51	9	0.03	0.15	19	0.11	0.14	47	0.10	0.16	35
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	35	0	0.02	28	0	0.01	26	0.05	0	97	0	0.01	52
Plus: other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	42	0	0	45	0	0	47
Equals: Pretax net operating income (tax equivalent) .....	1.77	1.66	63	1.69	1.04	87	1.84	1.56	73	1.73	1.57	63	1.72	1.43	77
Less: Applicable income taxes (tax equivalent) .....	0.39	0.38	56	0.37	0.23	86	0.40	0.36	61	0.10	0.33	5	0.02	0.55	7
Less: Minority interest .....	0	0	87	0	0	88	0.01	0	84	0.01	0	87	0.01	0	84
Equals: Net operating income .....	1.38	1.26	66	1.32	0.81	87	1.44	1.19	76	1.62	1.24	84	1.70	0.89	94
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income .....	1.38	1.26	66	1.32	0.82	86	1.44	1.19	76	1.62	1.24	84	1.70	0.90	94
Memo: Net income (last four quarters) .....	1.38	1.26	66	1.32	0.82	86	1.44	1.19	76	1.62	1.24	84	1.70	0.91	94
Net income—BHC and noncontrolling (minority) interest .....	1.38	1.27	66	1.32	0.83	86	1.44	1.20	77	1.63	1.25	84	1.70	0.91	94
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	96.14	93.08	83	94.79	92.32	80	94.80	91.05	86	94.26	91.48	78	93.93	91.61	76
Average interest-bearing funds / Average assets .....	79.19	61.99	90	78.09	64.06	89	79.65	65.57	91	79.45	65.56	89	79	65.75	87
Interest income (tax equivalent) / Average earning assets .....	3.35	3.06	68	3.85	3.55	70	4.36	4.41	49	4.23	4.24	51	3.97	3.80	62
Interest expense / Average earning assets .....	0.21	0.25	50	0.44	0.52	46	0.80	1.08	33	0.50	0.86	19	0.32	0.60	20
Net interest income (tax equivalent) / Average earning assets .....	3.14	2.80	72	3.41	3.01	72	3.56	3.33	58	3.73	3.38	66	3.65	3.19	75
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.68	4.01	84	4.79	4.27	79	5.12	5.09	59	4.90	4.95	55	4.63	4.52	65
Interest-bearing bank balances .....	0.15	0.14	77	0.42	0.27	86	2.20	2.04	59	1.82	1.64	65	1.74	1.05	93
Federal funds sold and reverse repos .....		0.25			0.68			2.44		0.82	2.17	9	1.19	1.41	44
Trading assets .....		0.45			0.60			0.99			1.11			1.11	
Total earning assets .....	3.35	3.04	70	3.85	3.51	72	4.36	4.36	52	4.23	4.20	52	3.97	3.73	66
Investment securities (tax equivalent) .....	1.42	1.77	25	1.99	2.25	29	2.26	2.76	7	1.97	2.68	2	1.78	2.47	7
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.94	1.14	35	1.54	1.75	38	2.24	2.32	49	1.99	2.05	49	1.82	1.62	67
Mortgage-backed securities .....	1.61	1.57	55	2.25	2.05	67	2.29	2.61	16	2.06	2.50	3	1.81	2.23	12
All other securities .....	1.41	2.81	11	1.51	3.24	6	1.79	4.06	4	1.68	4.20	1	1.67	3.66	5
Interest-bearing deposits .....	0.20	0.21	54	0.46	0.53	49	0.88	1.10	32	0.54	0.81	27	0.32	0.49	29
Time deposits of \$250K or more .....	0.87	0.66	76	1.38	1.42	43	1.82	1.96	36	1.21	1.44	30			
Time deposits < \$250K .....	0.86	0.62	77	1.73	1.36	81	2.07	1.82	63	1.24	1.29	43			
Other domestic deposits .....	0.11	0.15	39	0.22	0.36	25	0.59	0.93	23	0.38	0.67	22			
Foreign deposits .....		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos .....	0.18	0.17	70	0.37	0.62	35	1.22	1.86	33	0.92	1.51	32	0.50	0.94	33
Other borrowed funds and trading liabilities .....	1.40	1.27	55	1.44	1.50	49	1.83	2.38	19	2.85	2.28	83	2.79	1.77	88
All interest-bearing funds .....	0.25	0.37	30	0.53	0.74	31	0.95	1.49	21	0.59	1.19	12	0.38	0.82	10

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Non-interest Income and Expenses</b>					
Total non-interest income	95,580	99,198	97,077	80,178	81,865
Fiduciary activities income	2,533	2,062	2,256	2,083	1,857
Service charges on deposit accounts - domestic	19,517	17,882	21,379	21,777	22,196
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	6,719	5,138	5,364	5,044	4,524
Insurance activities revenue	9,072	8,962	9,791	9,827	8,121
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	40,152	40,863	24,558	14,018	15,381
Other non-interest income	17,587	24,291	33,729	27,429	29,786
Total overhead expenses	305,975	295,739	273,421	262,049	242,889
Personnel expense	194,035	184,298	164,125	147,432	136,464
Net occupancy expense	34,769	33,512	31,671	28,600	27,685
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	3,379	3,615	4,740	5,263	5,190
Other operating expenses	73,792	74,314	72,885	80,754	73,550
Fee income on mutual funds and annuities	6,801	5,151	5,410	5,119	4,584
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,065	2,070	2,025	1,954	1,904
Average personnel expense per employee	93.96	89.03	81.05	75.45	71.67
Average assets per employee	7,932	6,629.88	5,756.10	5,419.28	5,260

	BHC	Peer # 1	Pct													
<b>Analysis Ratios</b>																
Mutual fund fee income / Non-interest income	7.12	2.17	91	5.19	2.02	83	5.57	2.72	78	6.38	3.08	79	5.60	2.85	77	
Overhead expenses / Net Interest Income + non-interest income	51.80	59.28	21	54.46	62.28	20	55.80	61.29	27	57.92	60.88	33	57.11	63.61	23	
<b>Percent of Average Assets</b>																
Total overhead expense	1.87	2.17	29	2.15	2.57	30	2.35	2.69	34	2.47	2.71	36	2.43	2.72	36	
Personnel expense	1.18	1.21	48	1.34	1.30	57	1.41	1.41	47	1.39	1.44	42	1.36	1.42	44	
Net occupancy expense	0.21	0.23	38	0.24	0.26	42	0.27	0.28	48	0.27	0.28	49	0.28	0.29	47	
Other operating expenses	0.47	0.72	10	0.57	0.94	17	0.67	0.97	25	0.81	0.97	41	0.79	1	33	
Overhead less non-interest income	1.28	1.10	63	1.43	1.25	67	1.51	1.32	60	1.72	1.38	70	1.61	1.34	69	
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>																
Total overhead expense	51.80	58.83	21	54.46	61.82	21	55.80	60.64	31	57.92	60.37	38	57.11	62.73	25	
Personnel expense	32.85	32.93	42	33.94	32.36	55	33.49	32.39	54	32.59	32.51	46	32.09	32.93	44	
Net occupancy expense	5.89	6.23	46	6.17	6.58	42	6.46	6.52	48	6.32	6.48	47	6.51	6.70	44	
Other operating expenses	13.06	19.18	9	14.35	22.28	10	15.84	21.20	19	19.01	20.90	42	18.51	22.41	28	
Total non-interest income	16.18	27.67	27	18.27	28.83	30	19.81	29.23	31	17.72	28.50	25	19.25	31.08	24	
Fiduciary activities income	0.43	2.20	35	0.38	2.09	34	0.46	1.97	36	0.46	2.14	37	0.44	2.38	34	
Service charges on domestic deposit accounts	3.30	3.27	48	3.29	3.27	50	4.36	3.88	55	4.81	4.15	57	5.22	4.28	58	
Trading revenue	0	0.62	27	0	1.28	25	0	1.18	22	0	0.85	27	0	0.90	28	
Investment banking fees and commissions	1.14	2.58	44	0.95	2.46	40	1.09	3.54	39	1.11	3.42	40	1.06	3.62	36	
Insurance activities revenue	1.54	0.36	86	1.65	0.41	86	2	0.47	88	2.17	0.47	90	1.91	0.55	86	
Venture capital revenue	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44	
Net servicing fees	0	0.60	14	0	0.01	42	0	0.28	21	0	0.65	9	0	0.60	10	
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44	
Net gain (loss) - sales of loans, OREO, and other assets	6.80	3.30	82	7.52	3.92	78	5.01	1.86	88	3.10	1.61	76	3.62	1.67	82	
Other non-interest income	2.98	9.27	7	4.47	9.65	23	6.88	10.04	36	6.06	9.86	28	7	10.77	31	
Overhead less non-interest income	35.62	30.52	63	36.19	31.93	58	35.99	31.06	53	40.20	31.46	78	37.86	31.19	73	
Applicable income taxes / Pretax net operating income (tax equivalent)	21.94	21.18	58	21.64	18.63	67	21.75	20.56	60	5.56	19.04	4	1.30	32.99	9	
Applicable income tax + TE / Pretax net operating income + TE	21.94	22.67	35	21.64	21.18	45	21.75	23.23	36	5.56	21.56	3	1.30	37.95	7	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	8,244,943	7,282,997	6,653,652	6,237,883	5,871,670	13.21	52.62
Commercial and industrial loans	869,587	1,185,621	681,124	651,722	647,601	-26.66	46.10
Loans to individuals	130,672	135,781	146,241	149,158	148,209	-3.76	1.41
Loans to depository institutions and acceptances of other banks	36,516	16,660	0	0	0	119.18	
Agricultural loans	837,555	823,637	836,559	831,319	784,951	1.69	12.29
Other loans and leases	142,640	159,618	68,836	62,345	71,563	-10.64	133.14
Less: Unearned income	22,377	26,271	11,768	10,199	8,941	-14.82	195.95
Loans and leases, net of unearned income	10,239,536	9,578,043	8,374,644	7,922,228	7,515,053	6.91	47.85
Less: Allowance for loan and lease losses	137,876	133,437	116,856	114,748	108,642	3.33	36.50
Net loans and leases	10,101,660	9,444,606	8,257,788	7,807,480	7,406,411	6.96	48.02
Debt securities that reprice or mature in over 1 year	5,578,504	3,153,387	2,216,860	1,980,462	2,038,752	76.91	180.91
Mutual funds and equity securities	45,620	34,930	25,559	23,377	23,292	30.60	143.05
Subtotal	15,725,784	12,632,923	10,500,207	9,811,319	9,468,455	24.48	78.11
Interest-bearing bank balances	983,366	1,054,817	739,617	222,212	90,890	-6.77	676.01
Federal funds sold and reverse repos	0	0	0	0	0		-100.00
Debt securities that reprice or mature within 1 year	481,342	373,302	356,041	246,295	193,887	28.94	317.94
Trading assets	0	0	0	0	0		
Total earning assets	17,190,492	14,061,042	11,595,865	10,279,826	9,753,232	22.26	88.67
Non-interest-bearing cash and due from depository institutions	199,751	207,910	202,516	213,750	196,415	-3.92	16.91
Premises, fixed assets, and leases	231,855	231,222	224,533	197,031	188,902	0.27	31.91
Other real estate owned	0	1,328	3,375	5,614	4,361	-100.00	-100.00
Investment in unconsolidated subsidiaries	395	105	433	1,312	1,213	276.19	-65.47
Intangible and other assets	277,339	251,619	248,808	273,078	250,364	10.22	15.45
Total assets	17,899,832	14,753,226	12,275,530	10,970,611	10,394,487	21.33	84.49
Quarterly average assets	17,391,808	14,596,298	12,290,361	10,892,959	10,355,192	19.15	80.34
Average loans and leases (YTD)	9,820,224	9,175,299	8,125,350	7,664,824	7,188,860	7.03	47.83
<b>Memoranda</b>							
Loans held-for-sale	41,497	82,641	41,720	13,854	18,362	-49.79	30.87
Loans not held-for-sale	10,198,039	9,495,402	8,332,924	7,908,374	7,496,691	7.40	47.93
Real estate loans secured by 1-4 family	1,715,317	1,588,750	1,494,441	1,422,159	1,358,576	7.97	31.06
Commercial real estate loans	5,543,540	4,771,447	4,223,672	3,895,842	3,564,054	16.18	72.51
Construction and land development	1,266,102	1,059,658	905,836	795,369	619,452	19.48	103.71
Multifamily	508,640	506,383	388,628	295,922	310,768	0.45	87.70
Nonfarm nonresidential	3,768,798	3,205,406	2,929,208	2,804,551	2,633,834	17.58	62.39
Real estate loans secured by farmland	986,086	922,800	935,539	919,882	949,040	6.86	12.06
Total investment securities	6,105,466	3,561,619	2,598,460	2,250,134	2,255,931	71.42	188.02
U.S. Treasury securities	2,075,173	72,932	126,506	103,979	95,210	2745.35	8105.18
US agency securities (excluding mortgage-backed securities)	768,322	959,032	577,216	598,638	464,614	-19.89	93.09
Municipal securities	386,447	495,287	212,055	281,610	346,388	-21.98	1.96
Mortgage-backed securities	2,829,855	1,999,409	1,657,092	1,242,357	1,326,273	41.53	117.98
Asset-backed securities	0	0	0	0	0		
Other debt securities	49	29	32	173	154	68.97	-92.26
Mutual funds and equity securities	45,620	34,930	25,559	23,377	23,292	30.60	143.05
Available-for-sale securities	6,059,846	3,526,689	2,572,901	2,226,757	2,255,931	71.83	185.87
U.S. Treasury securities	2,075,173	72,932	126,506	103,979	95,210	2745.35	8105.18
US agency securities (excluding mortgage-backed securities)	768,322	959,032	577,216	598,638	464,614	-19.89	93.09
Municipal securities	386,447	495,287	212,055	281,610	346,388	-21.98	1.96
Mortgage-backed securities	2,829,855	1,999,409	1,657,092	1,242,357	1,326,273	41.53	117.98
Asset-backed securities	0	0	0	0	0		
Other debt securities	49	29	32	173	154	68.97	-92.26
Mutual funds and equity securities	0	0	0	0	23,292		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-41,569	89,235	21,105	-30,440	-2,745		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	1,930,656	1,470,547	1,202,799	1,256,847	1,291,897	31.29	41.19

BHC Name

City/State

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	2,102,410	1,615,654	1,264,258	1,095,130	1,010,177	30.13	122.26
NOW, ATS and transaction accounts	1,984,008	661,191	620,065	542,669	499,223	200.07	433.42
Time deposits less brokered deposits < \$250K	1,137,567	1,262,054	1,520,172	1,171,749	1,140,988	-9.86	
MMDA and other savings accounts	10,029,375	8,648,371	6,519,689	5,969,878	5,790,169	15.97	87.09
Other non-interest-bearing deposits	0	0	0				
Core deposits	15,253,360	12,187,270	9,924,184	8,779,426	8,440,557	25.16	106.62
Time deposits of \$250K or more	538,928	550,897	591,530	504,572	414,870	-2.17	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	258,010	243,519	224,506	229,336	246,757	5.95	-6.24
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	3,405	5,306	13,591	25,985	83,822	-35.83	-97.10
Other borrowings w/remaining maturity over 1 year	78,189	105,698	101,920	69,602	49,315	-26.03	109.08
Brokered deposits < \$250K	0	0	0	119,071	30,543		
Noncore funding	878,532	905,420	931,547	948,566	825,307	-2.97	-31.55
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	99,705	113,245	126,620	0	0	-11.96	
Other liabilities	92,891	98,104	68,216	80,643	51,710	-5.31	87.09
Total liabilities	16,324,488	13,304,039	11,050,567	9,808,635	9,317,574	22.70	87.30
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	3,796	608	608	608	608	524.34	524.34
Retained earnings	1,617,646	1,395,498	1,214,456	1,190,953	1,077,028	15.92	63.23
Accumulated other comprehensive income	-41,078	60,023	7,568	-31,919	-2,749		
Other equity capital components	-7,612	-9,291	0	0	0		
Total holding company equity capital	1,572,752	1,446,838	1,222,632	1,159,642	1,074,887	8.70	59.66
Noncontrolling (minority) interest in subsidiaries	2,592	2,349	2,331	2,334	2,026	10.34	41.56
Total equity capital, including minority interest	1,575,344	1,449,187	1,224,963	1,161,976	1,076,913	8.71	59.62
Total liabilities and capital	17,899,832	14,753,226	12,275,530	10,970,611	10,394,487	21.33	84.49
<b>Memoranda</b>							
Non-interest-bearing deposits	2,102,410	1,615,654	1,264,258	1,095,130	1,010,177	30.13	122.26
Interest-bearing deposits	13,689,878	11,122,513	9,251,456	8,307,939	7,875,793	23.08	87.79
Total deposits	15,792,288	12,738,167	10,515,714	9,403,069	8,885,970	23.98	91.75
Long-term debt that reprices within 1 year	0	0	0	1,175	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	1,446,838	1,222,632	1,159,642	1,074,887	985,087		
Accounting restatements	0	0	0	12,340	0		
Net income	226,045	181,042	167,550	171,786	169,792		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	3,188	0	0	0	0		
Sale of treasury stock	5,394	17,000	30,010	0	0		
Less: Purchase of treasury stock	0	26,291	33,337	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	140,720	70,200	83,800		
Change in other comprehensive income	-101,100	52,455	39,487	-29,171	3,808		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-7,613	0	0	0	0		
Holding company equity capital, ending balance	1,572,752	1,446,838	1,222,632	1,159,642	1,074,887		

BHC Name

City/State

### Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	46.06	36.25	73	49.37	36.22	76	54.20	37.78	75	56.86	37.19	85	56.49	35.54	87
Commercial and industrial loans	4.86	10.76	16	8.04	13.52	19	5.55	12.02	19	5.94	12.85	21	6.23	12.62	22
Loans to individuals	0.73	3.36	36	0.92	3.40	39	1.19	4.20	39	1.36	4.31	38	1.43	4.47	44
Loans to depository institutions and acceptances of other banks	0.20	0.02	90	0.11	0.03	89	0	0.04	29	0	0.05	28	0	0.06	25
Agricultural loans	4.68	0.18	96	5.58	0.19	96	6.81	0.24	97	7.58	0.30	97	7.55	0.21	97
Other loans and leases	0.80	4.47	16	1.08	4.63	19	0.56	5.01	7	0.57	5	7	0.69	5.10	11
Net loans and leases	56.43	58.67	45	64.02	61.58	48	67.27	63.77	46	71.17	63.98	64	71.25	62.73	65
Debt securities over 1 year	31.17	19.46	87	21.37	15.55	76	18.06	14.60	69	18.05	14.63	65	19.61	14.83	71
Mutual funds and equity securities	0.25	0.06	91	0.24	0.05	89	0.21	0.06	89	0.21	0.06	89	0.22	0.06	88
Subtotal	87.85	79.22	86	85.63	78.16	81	85.54	79.65	65	89.43	79.97	88	91.09	79.31	96
Interest-bearing bank balances	5.49	8.50	37	7.15	7.51	50	6.03	3.06	81	2.03	3.04	47	0.87	3.46	22
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21
Debt securities 1 year or less	2.69	1.56	79	2.53	1.68	75	2.90	1.91	74	2.25	1.96	69	1.87	1.86	66
Trading assets	0	0.49	19	0	1.01	17	0	1.19	15	0	1.33	15	0	1.34	15
Total earning assets	96.04	91.77	93	95.31	91.05	97	94.46	89.53	92	93.70	89.74	86	93.83	89.84	88
Non-interest cash and due from depository institutions	1.12	0.82	77	1.41	1.07	79	1.65	1.14	83	1.95	1.21	89	1.89	1.22	90
Other real estate owned	0	0.01	9	0.01	0.02	44	0.03	0.03	57	0.05	0.04	67	0.04	0.05	58
All other assets	2.85	7.35	3	3.28	7.82	1	3.89	9.27	3	4.35	8.98	9	4.28	8.86	9
<b>Memoranda</b>															
Short-term investments	8.18	11.47	38	9.68	11.17	51	8.93	7.63	67	4.27	7.80	47	2.74	8.69	32
U.S. Treasury securities	11.59	1.47	96	0.49	0.84	67	1.03	1.03	65	0.95	1.04	61	0.92	1.02	62
US agency securities (excluding mortgage-backed securities)	4.29	0.82	92	6.50	0.63	97	4.70	0.54	96	5.46	0.69	96	4.47	0.75	93
Municipal securities	2.16	1.73	63	3.36	1.69	78	1.73	1.34	68	2.57	1.62	70	3.33	1.60	76
Mortgage-backed securities	15.81	14.14	61	13.55	11.75	59	13.50	11.44	63	11.32	11.13	52	12.76	11.06	62
Asset-backed securities	0	0.50	24	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25
Other debt securities	0	0.53	17	0	0.42	20	0	0.39	19	0	0.41	21	0	0.38	24
Loans held-for-sale	0.23	0.55	54	0.56	0.52	64	0.34	0.39	59	0.13	0.30	44	0.18	0.33	48
Loans held for investment	56.97	58.06	45	64.36	61.72	48	67.88	63.50	49	72.09	63.93	67	72.12	62.63	70
Real estate loans secured by 1-4 family	9.58	11.46	40	10.77	11.91	45	12.17	13.29	46	12.96	13.46	47	13.07	13.44	49
Revolving	0.92	1.42	45	0.98	1.66	40	1.20	2.07	39	1.26	2.27	39	1.22	2.40	36
Closed-end, secured by first liens	8.37	9.67	44	9.33	9.81	50	10.33	10.69	49	10.92	10.57	52	11.08	10.35	56
Closed-end, secured by junior liens	0.29	0.17	81	0.45	0.22	84	0.65	0.28	87	0.79	0.31	90	0.76	0.34	87
Commercial real estate loans	30.97	22.69	70	32.34	22.22	78	34.41	22.23	76	35.51	21.58	78	34.29	19.88	82
Construction and land development	7.07	3.34	86	7.18	3.40	87	7.38	3.44	85	7.25	3.51	83	5.96	3.25	81
Multifamily	2.84	3.57	51	3.43	3.12	65	3.17	3.01	61	2.70	2.72	58	2.99	2.54	66
Nonfarm nonresidential	21.05	14.57	74	21.73	14.72	72	23.86	14.69	76	25.56	14.44	82	25.34	13.30	85
Real estate loans secured by farmland	5.51	0.30	99	6.25	0.33	99	7.62	0.36	99	8.38	0.41	99	9.13	0.32	99

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	80.52	61.05	81	76.04	57.15	85	79.45	57.46	88	78.74	56.49	83	78.13	54.84	83
Real estate loans secured by 1-4 family	16.75	19.86	39	16.59	19.43	37	17.84	20.75	37	17.95	21.10	34	18.08	21.45	33
Revolving	1.61	2.43	43	1.51	2.64	39	1.75	3.15	34	1.74	3.50	34	1.69	3.77	31
Closed-end	15.14	17.24	41	15.08	16.59	43	16.09	17.39	42	16.21	17.39	43	16.38	17.41	46
Commercial real estate loans	54.14	37.86	79	49.82	34.63	81	50.43	33.52	80	49.18	32.14	81	47.43	29.99	78
Construction and land development	12.36	5.65	86	11.06	5.26	89	10.82	5.09	85	10.04	5.20	83	8.24	4.90	79
1-4 family	4.48	1.18	94	3.61	0.93	93	3.69	0.94	94	3.69	1.02	94	3.65	0.89	95
Other	7.89	4.40	80	7.45	4.19	82	7.13	4.02	80	6.35	4.05	77	4.59	3.90	64
Multifamily	4.97	5.78	54	5.29	4.96	61	4.64	4.69	58	3.74	4.10	54	4.14	3.84	63
Nonfarm nonresidential	36.81	24.56	75	33.47	22.93	76	34.98	22.15	79	35.40	21.40	81	35.05	20.03	86
Owner-occupied	11.15	8.29	67	11.53	7.68	74	11.71	7.72	76	12.95	8.03	79	11.13	7.58	72
Other	25.66	15.94	84	21.94	14.95	77	23.27	14.34	80	22.46	13.38	84	23.91	12.45	88
Real estate loans secured by farmland	9.63	0.54	99	9.63	0.54	99	11.17	0.55	99	11.61	0.63	99	12.63	0.51	99
Loans to depository institutions and acceptances of other banks	0.36	0.04	90	0.17	0.06	87	0	0.11	29	0	0.12	28	0	0.17	25
Commercial and industrial loans	8.49	18.86	16	12.38	22.17	13	8.13	19.53	12	8.23	20.32	11	8.62	20.53	14
Loans to individuals	1.28	6.24	37	1.42	6.13	38	1.75	7.13	37	1.88	7.36	34	1.97	7.61	40
Credit card loans	0.07	0.53	58	0.07	0.65	58	0.09	0.81	56	0.10	1.02	53	0.10	1.12	50
Agricultural loans	8.18	0.34	96	8.60	0.32	96	9.99	0.37	97	10.49	0.46	97	10.45	0.33	97
Other loans and leases	1.39	8.75	17	1.67	9.09	18	0.82	9.85	7	0.79	9.66	8	0.95	10.32	12
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	504.17	391.81	73	520.27	381.27	78	555.37	391.26	78	533.98	379.80	72	559.46	366.85	80
Real estate loans secured by 1-4 family	104.89	126.06	40	113.50	125.03	46	124.74	138.18	45	121.74	137.84	43	129.45	138.55	44
Revolving	10.11	15.44	45	10.34	17.42	40	12.25	21.26	37	11.83	23.33	36	12.13	25.05	36
Closed-end	94.78	108.85	46	103.15	106.14	50	112.49	115.20	50	109.91	112.79	52	117.32	111.69	56
Commercial real estate loans	338.98	245.88	73	340.86	234.65	77	352.54	229.44	77	333.49	219.72	74	339.59	204.45	76
Construction and land development	77.42	35.95	86	75.70	35.62	85	75.61	34.95	86	68.09	35.36	82	59.02	32.91	78
1-4 family	28.04	7.42	94	24.70	6.34	94	25.79	6.61	93	25.02	7.04	93	26.12	6.16	96
Other	49.38	28.11	81	50.99	28.16	79	49.82	27.32	79	43.07	27.26	74	32.90	26.01	64
Multifamily	31.10	38.66	54	36.17	32.74	66	32.44	31.04	62	25.33	27.85	53	29.61	25.95	68
Nonfarm nonresidential	230.46	158.05	75	228.98	155.06	75	244.49	152.10	79	240.08	147.22	77	250.95	137.03	80
Owner-occupied	69.81	52.99	67	78.90	52.37	74	81.84	53.07	73	87.79	54.89	73	79.73	51.62	75
Other	160.65	102.54	80	150.09	100.54	71	162.66	97.41	76	152.29	91.80	77	171.23	84.09	88
Real estate loans secured by farmland	60.30	3.22	99	65.92	3.44	99	78.09	3.60	99	78.74	4.02	98	90.43	3.31	99
Loans to depository institutions and acceptances of other banks	2.23	0.21	90	1.19	0.28	88	0	0.44	29	0	0.54	28	0	0.68	25
Commercial and industrial loans	53.17	114.45	20	84.70	139.91	22	56.85	122.02	18	55.79	128.82	18	61.70	126.55	23
Loans to individuals	7.99	34.55	37	9.70	37.47	41	12.21	43.51	39	12.77	42.67	38	14.12	44.83	41
Credit card loans	0.44	2.77	59	0.46	3.30	60	0.60	4.34	57	0.67	5.31	55	0.73	5.73	52
Agricultural loans	51.22	1.86	98	58.84	1.88	98	69.83	2.18	98	71.16	2.72	98	74.79	1.88	98
Other loans and leases	8.72	51.06	16	11.40	49.54	20	5.75	52.44	8	5.34	51.79	6	6.82	52.78	11
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	43.08	30.07	78	38.38	27.32	79	38.77	26.45	80	36.28	24.79	78	36.39	23.09	80
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	269.75	195.33	76	262.58	183.76	78	271.01	178.57	77	246.06	167.93	72	260.55	156.17	82
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	339.56	252.85	72	341.48	240.85	77	352.85	236.10	76	333.85	225.98	74	340.27	210.40	75

BHC Name

City/State

# Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	8.18	11.47	38	9.68	11.17	51	8.93	7.63	67	4.27	7.80	47	2.74	8.69	32
Liquid assets	38.30	29.03	75	29.11	26.22	62	26.91	22.44	73	21.70	22.72	62	20.91	24.04	54
Investment securities	34.11	21.63	88	24.14	17.85	76	21.17	16.99	72	20.51	17.27	68	21.70	17.35	70
Net loans and leases	56.43	58.67	45	64.02	61.58	48	67.27	63.77	46	71.17	63.98	64	71.25	62.73	65
Net loans, leases and standby letters of credit	56.78	59.49	44	64.41	62.48	47	67.66	64.84	46	71.48	65.07	60	71.53	63.89	64
Core deposits	85.22	75.71	94	82.61	70.67	91	80.85	63.09	94	80.03	62.13	93	81.20	61.26	94
Noncore funding	4.91	10.30	32	6.14	14.13	26	7.59	19.36	17	8.65	21.34	13	7.94	22.32	13
Time deposits of \$250K or more	3.01	1.58	83	3.73	2.11	82	4.82	2.94	81	4.60	2.89	80	3.99	2.57	77
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	1.44	1.23	69	1.65	1.47	69	1.83	1.94	64	2.09	1.97	67	2.37	2.23	66
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	1.44	0.54	78	1.65	0.54	80	1.83	0.48	80	2.09	0.54	79	2.37	0.73	79
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.02	1	30	0.04	1.24	27	0.11	3.01	15	0.24	3.67	13	0.81	3.96	22
Earning assets that reprice within 1 year	21.16	37.37	13	23.70	39.38	15	28.23	39.29	19	25.41	40.29	11	23.02	41.61	11
Interest-bearing liabilities that reprice within 1 year	6.78	6.39	73	9.02	8.20	71	12.76	10.19	76	11.14	10.01	67	10.70	8.46	68
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	0	0.96	25	0.01	1.34	51	0	1.58	23
Net assets that reprice within 1 year	14.38	29.65	16	14.68	29.11	20	15.48	26.63	20	14.25	27.38	21	12.32	29.77	14
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-3.73	-2.33	45	-4.14	3.20	31	-1.56	14.45	11	4.89	16.62	16	5.71	17.03	20
Net short-term noncore funding dependence	-5.08	-7.71	56	-6.10	-4.76	40	-3.85	3.38	23	1.92	4.66	26	3.90	4.83	38
Short-term investment / Short-term noncore funding	220.12	273.46	54	217.27	184.19	65	158.46	77.77	81	71.36	66.46	69	43.52	74.86	44
Liquid assets - short-term noncore funding / Nonliquid assets	56.06	36.68	75	34.77	28.18	67	29.11	16.97	81	20.08	16.04	67	18.48	18.16	63
Net loans and leases / Total deposits	63.97	72.79	30	74.14	79.43	31	78.53	90.31	23	83.03	90.08	28	83.35	90.14	31
Net loans and leases / Core deposits	66.23	78.25	30	77.50	88.34	30	83.21	103.93	17	88.93	105	24	87.75	105.65	27
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.12			1.57			0.72			-0.82			-0.31	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-2.78	-0.25	8	7.05	4.31	80	1.95	1.36	72	-2.89	-1.98	24	-0.29	-0.77	64
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0	14.28	13	0	11.38	15	0	12.67	14	0	16.19	11	0	15.76	10
Available-for-sale securities	99.25	83.77	74	99.02	87.23	68	99.02	85.40	73	98.96	81.88	77	100	84.24	89
U.S. Treasury securities	33.99	6.70	91	2.05	4.72	64	4.87	6.15	64	4.62	6.99	57	4.22	6.96	54
US agency securities (excluding mortgage-backed securities)	12.58	4.12	84	26.93	4.01	97	22.21	3.49	95	26.60	4.02	94	20.60	4.42	90
Municipal securities	6.33	8.22	58	13.91	9.83	71	8.16	7.75	61	12.52	9.16	64	15.35	9.31	69
Mortgage-backed securities	46.35	66.54	18	56.14	66.64	33	63.77	67.43	40	55.21	65.45	33	58.79	65.34	37
Asset-backed securities	0	2.50	24	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24
Other debt securities	0	3.08	17	0	3.01	19	0	2.94	18	0.01	2.79	22	0.01	2.57	23
Mutual funds and equity securities	0.75	0.29	82	0.98	0.35	83	0.98	0.40	80	1.04	0.42	83	1.03	0.51	80
Debt securities 1 year or less	7.88	7.78	64	10.48	10.55	60	13.70	11.86	65	10.95	11.91	60	8.59	11.79	53
Debt securities 1 to 5 years	36.06	18.25	86	32.06	17.03	82	42.28	17.94	85	50.06	19.18	89	50.55	18.80	87
Debt securities over 5 years	55.30	71.11	21	56.48	69.86	24	43.04	66.02	23	37.96	64.73	22	39.82	64.73	22
Pledged securities	31.62	32.26	50	41.29	35.67	57	46.29	30.57	71	55.86	33.30	78	57.27	34.58	78
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	2.56	27.98	38	30.34	183.32	25	133.86	26.69	88	64.52	6.77	93	1.02	19.19	40
Investment securities	71.42	31.36	85	37.07	23.62	74	15.48	11.75	70	-0.26	9.42	33	6.42	8.45	54
Core deposits	25.16	16.94	80	22.80	26.88	39	13.04	11.23	67	4.01	7.29	46	14.33	12.19	62
Noncore funding	-2.97	-14.79	73	-2.80	-12.18	62	-1.79	6.59	39	14.93	10.67	65	-35.69	5.59	7

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	2,756,890	2,469,039	2,246,454	1,966,489	1,777,787
Commit: Secured commercial real estate loans	1,011,805	938,238	940,202	712,172	619,993
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	100,450	72,693	69,180	65,750	62,656
Securities underwriting	0	0	0	0	0
Standby letters of credit	62,124	58,084	47,330	34,340	28,322
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	0	0	33,500	0	0
Written options contracts (interest rate)	202,170	374,188	122,787	58,585	76,665
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	15.40	22.78	24	16.74	22.01	34	18.30	23.52	37	17.93	24.05	35	17.10	24.03	30
Standby letters of credit	0.35	0.65	39	0.39	0.71	41	0.39	0.84	34	0.31	0.92	27	0.27	0.96	21
Commercial and similar letters of credit	0	0.02	20	0	0.02	20	0	0.02	17	0	0.02	17	0	0.03	14
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts	1.13	46.30	9	2.54	48.62	10	1.27	68.47	7	0.53	65.81	5	0.74	75.35	5
Interest rate contracts	1.13	32.46	9	2.54	34.36	10	1.27	47.31	7	0.53	43.84	5	0.74	53.66	5
Interest rate futures and forward contracts	0	3.25	12	0	6.21	12	0.27	10.67	40	0	11.40	13	0	13.82	13
Written options contracts (interest rate)	1.13	1.41	68	2.54	2.18	73	1	2.47	63	0.53	2.16	52	0.74	2.60	57
Purchased options contracts (interest rate)	0	1.31	23	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21
Interest rate swaps	0	20.49	4	0	20.83	3	0	28.86	3	0	26.74	2	0	25.60	3
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	28.07	44.98	26	26.91	42.82	35	27.65	45.53	35	25.66	44.93	28	24.73	46.60	21

BHC Name

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## Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Notional Amount</b>					
Derivative contracts	202,170	374,188	156,287	58,585	76,665
Interest rate contracts	202,170	374,188	156,287	58,585	76,665
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	0	0	33,500	0	0
Written options	202,170	374,188	122,787	58,585	76,665
Exchange-traded	0	0	0	0	0
Over-the-counter	202,170	374,188	122,787	58,585	76,665
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	0	0	0	0	0
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	202,170	374,188	156,287	58,585	76,665
Interest rate contracts	202,170	374,188	156,287	58,585	76,665
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	0	0	33,500	0	0
One year or less	0	0	33,500	0	0
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	636	219	154	55	203
Gross positive fair value	403	1,664	361	188	238
Held for trading	0	0	0	0	0
Non-traded	403	1,664	361	188	238
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

## Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer #	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts	100	94.17	75	100	94.10	77	100	93.44	80	100	92.91	80	100	92.20	84
Foreign exchange contracts	0	3.47	25	0	3.49	25	0	3.20	22	0	3.39	21	0	3.53	18
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28
Futures and forwards	0	11.16	7	0	14.05	7	21.43	13.49	73	0	12.78	8	0	13.23	8
Written options	100	6.28	98	100	8.18	98	78.57	5.91	99	100	6.60	99	100	6.68	99
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	100	5.96	99	100	7.73	99	78.57	5.10	99	100	5.49	99	100	5.27	99
Purchased options	0	3.27	20	0	3.42	19	0	4.42	18	0	4.19	18	0	4.73	16
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter	0	2.87	21	0	2.86	21	0	3.35	18	0	3.20	20	0	3.32	17
Swaps	0	74.26	3	0	68.76	3	0	69.75	2	0	70.34	2	0	68.94	2
Held for trading	0	40.42	21	0	43.53	19	0	44.16	18	0	46.31	18	0	46.32	17
Interest rate contracts	0	34.15	21	0	36.62	19	0	37.24	18	0	38.40	18	0	37.84	17
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Non-traded	100	59.58	78	100	56.47	80	100	55.84	81	100	53.69	81	100	53.68	82
Interest rate contracts	100	56.71	85	100	53.82	87	100	52.22	88	100	50.60	88	100	51.23	89
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)	0	92.53	1	0	91.48	1	21.43	93.86	4	0	94.47	1	0	95.63	1
One year or less	0	27.56	3	0	32.05	4	21.43	32.17	51	0	32.51	3	0	31.96	2
Over 1 year to 5 years	0	27.01	5	0	27.06	3	0	30.45	4	0	31.16	4	0	31.85	4
Over 5 years	0	29.89	5	0	29.56	5	0	28.09	5	0	28.71	5	0	29.43	5
Gross negative fair value (absolute value)	0.31	0.98	19	0.06	1.55	4	0.10	0.83	9	0.09	0.72	5	0.26	0.69	16
Gross positive fair value	0.20	1.34	6	0.44	2.23	7	0.23	1.19	8	0.32	0.85	11	0.31	0.71	16
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X)	0	0.04	12	0	0.07	5	0	0.06	8	0	0.06	5	0	0.06	9
Gross positive fair value (X)	0	0.05	6	0	0.09	7	0	0.07	7	0	0.06	5	0	0.06	8
Held for trading (X)	0	0.04	22	0	0.07	19	0	0.06	18	0	0.05	19	0	0.05	18
Non-traded (X)	0	0.01	16	0	0.02	23	0	0.01	22	0	0.01	12	0	0.01	20
Current credit exposure (X)	0	0.04	6	0	0.06	5	0	0.05	4	0	0.04	4	0	0.04	5
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets	0	0.46	5	0	0.85	5	0	0.73	4	0	0.53	4	0	0.53	5

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## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	133,437	116,856	114,748	108,642	101,007
Gross losses	2,405	2,354	2,971	7,454	4,860
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,611	1,015	1,276	1,865	2,518
Net losses	794	1,339	1,695	5,589	2,342
Provision for loan and lease losses	5,233	17,920	3,803	11,695	9,977
Adjustments	0	0	0	0	0
Ending balance	137,876	133,437	116,856	114,748	108,642
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0.03	-0.09	82	0.13	0.51	9	0.03	0.15	19	0.11	0.14	47	0.10	0.16	35
Provision for loan and lease losses / Average loans and leases	0.05	-0.16	80	0.20	0.82	5	0.05	0.24	18	0.15	0.24	42	0.14	0.28	32
Provision for loan and lease losses / Net loan and lease losses	659.07	-105.48	90	1,338.31	487.86	88	224.37	130.58	89	209.25	134.68	84	426	143.18	93
Allowance for loan and lease losses / Total loans and leases not held for sale	1.35	1.23	65	1.41	1.58	41	1.40	0.83	89	1.45	0.90	89	1.45	0.98	88
Allowance for loan and lease losses / Total loans and leases	1.35	1.20	66	1.39	1.55	40	1.40	0.81	89	1.45	0.89	89	1.45	0.96	88
Allowance for loan and lease losses / Net loans and leases (X)	173.65	21.39	96	99.65	11.58	95	68.94	8.03	97	20.53	7.54	88	46.39	8.39	93
Allowance for loan and lease losses / Nonaccrual assets	606.82	364.13	82	402.77	299.17	74	620.88	218.72	90	332.12	214.03	83	233.51	178.03	74
ALLL / 90+ days past due + nonaccrual loans and leases	560.52	287.08	84	331.98	244.34	73	465.04	151.73	93	281.87	160.51	83	216.25	136.22	80
Gross loan and lease losses / Average loans and leases	0.02	0.19	6	0.03	0.34	5	0.04	0.28	8	0.10	0.30	24	0.07	0.33	12
Recoveries / Average loans and leases	0.02	0.08	13	0.01	0.07	11	0.02	0.08	15	0.02	0.09	14	0.04	0.09	22
Net losses / Average loans and leases	0.01	0.11	14	0.01	0.27	7	0.02	0.21	12	0.07	0.22	29	0.03	0.24	16
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	37
Recoveries / Prior year-end losses	68.44	34.67	88	34.16	33.98	60	17.12	36.22	16	38.37	41.30	59	61.63	33.49	87
Earnings coverage of net loan and lease losses (X)	372.04	39.72	95	186.38	22.91	94	129.06	24.40	92	34.78	21.75	78	77.94	19.67	91

### Net Loan and Lease Losses By Type

Real estate loans	-0.01	0.02	25	0	0.04	21	0	0.01	43	0.01	0.02	48	-0.01	0.02	19
Real estate loans secured by 1-4 family	-0.01	-0.02	54	0	0.01	36	-0.01	0.01	23	0.03	0.01	68	0.01	0.03	39
Revolving	0	-0.07	60	-0.07	0.01	17	-0.08	0.02	12	0.01	0.03	46	0.01	0.09	36
Closed-end	-0.01	-0.01	46	0	0	54	0	0	35	0.04	0.01	79	0.01	0.02	51
Commercial real estate loans	-0.01	0.04	13	0	0.07	21	0.01	0.01	52	0	0.01	55	-0.01	0.01	30
Construction and land development	0	0	77	-0.01	0	35	0.01	-0.01	79	0	-0.03	52	0	-0.02	55
1-4 family	0	0	22	-0.01	0	14	0.01	0	90	0	-0.01	32	0	0	40
Other	0	0	82	0	0	42	0	-0.01	44	0	-0.02	54	0	-0.01	51
Multifamily	0	0.01	20	0	0	26	0.12	0	96	0	0	27	0	-0.01	34
Nonfarm nonresidential	-0.02	0.05	9	0	0.11	22	-0.01	0.02	15	0.01	0.02	49	-0.01	0.03	20
Owner-occupied	0	0.01	16	0	0.02	12	0	0.01	33	0	0.01	46	-0.01	0.01	5
Other	-0.01	0.04	8	0	0.08	34	-0.01	0.01	9	0	0.01	60	0	0.01	52
Real estate loans secured by farmland	0	0	54	0	0.02	46	0	0.01	21	0	0	75	-0.05	0.01	11
Commercial and industrial loans	0.06	0.17	36	0.07	0.47	18	0.13	0.37	24	0.57	0.31	78	0.13	0.39	31
Loans to individuals	0.65	0.71	57	0.38	1.13	22	0.53	1.17	29	0.69	1.16	46	0.67	1.25	38
Credit card loans	1.86	1.84	52	1.10	2.92	19	1.27	3.11	20	2.14	2.92	29	1.96	2.92	25
Agricultural loans	0.01	0.02	72	0	0.19	58	0	0.08	13	0.03	0.15	62	0.14	0.18	75
Loans to foreign governments and institutions		0		0	0		0	0			0		0	0	
Other loans and leases	0	0.10	20	0	0.15	25	0	0.15	22	0	0.14	28	0	0.15	23

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### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	26,180	36,435	36,831	36,193	38,731
90+ days past due loans and leases	1,877	7,064	6,307	6,160	3,713
Nonaccrual loans and leases	22,721	33,130	18,821	34,550	46,525
Total past due and nonaccrual loans and leases	50,778	76,629	61,959	76,903	88,969
<b>Restructured 30-89 days past due</b>					
Restructured 30-89 days past due	0	0	70	305	0
Restructured 90+ days past due	0	61	0	0	224
Restructured nonaccrual	1,192	786	784	11,764	3,763
Total restructured loans and leases	1,192	847	854	12,069	3,987
<b>30-89 days past due loans held for sale</b>					
30-89 days past due loans held for sale	0	642	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	642	0	0	0
Restructured loans and leases in compliance	335	750	574	3,142	5,334
Other real estate owned	0	1,328	3,375	5,614	4,361
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.26	0.32	49	0.38	0.39	58	0.44	0.43	62	0.46	0.44	60	0.52	0.47	63
90+ days past due loans and leases	0.02	0.10	46	0.07	0.12	59	0.08	0.15	52	0.08	0.17	53	0.05	0.20	45
Nonaccrual loans and leases	0.22	0.46	22	0.35	0.66	23	0.22	0.51	18	0.44	0.54	42	0.62	0.63	53
90+ days past due and nonaccrual loans and leases	0.24	0.62	18	0.42	0.85	22	0.30	0.71	15	0.51	0.75	33	0.67	0.88	39
<b>30-89 days past due restructured</b>															
30-89 days past due restructured	0	0.01	21	0	0.01	16	0	0.01	33	0	0.02	45	0	0.02	13
90+ days past due restructured	0	0	30	0	0.01	64	0	0.01	29	0	0.01	26	0	0.01	68
Nonaccrual restructured	0.01	0.10	17	0.01	0.13	10	0.01	0.14	15	0.15	0.16	50	0.05	0.20	17
<b>30-89 days past due loans held for sale</b>															
30-89 days past due loans held for sale	0	0	40	0.01	0	87	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	37
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.26	0.32	49	0.38	0.40	58	0.44	0.43	62	0.46	0.44	60	0.52	0.47	63
90+ days past due assets	0.02	0.10	45	0.07	0.12	59	0.08	0.15	51	0.08	0.18	53	0.05	0.20	45
Nonaccrual assets	0.22	0.47	22	0.35	0.67	23	0.22	0.53	18	0.44	0.57	42	0.62	0.64	52
30+ days past due and nonaccrual assets	0.50	0.97	24	0.80	1.29	33	0.74	1.19	34	0.97	1.26	44	1.18	1.39	47
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.14	0.36	17	0.27	0.52	26	0.20	0.44	17	0.37	0.48	40	0.48	0.54	42
90+ days past due and nonaccrual assets + other real estate owned	0.14	0.37	13	0.28	0.55	24	0.23	0.48	19	0.42	0.52	41	0.53	0.59	44
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.13	0.41	11	0.24	0.60	14	0.19	0.53	15	0.40	0.60	31	0.54	0.72	32
Allowance for loan and lease losses	16.72	62.64	7	26.43	66.66	13	19.55	115.41	4	38.01	118.28	10	51.95	129.01	9
Equity capital + allowance for loan and lease losses	1.35	3.60	13	2.23	4.97	20	1.71	4.28	17	3.42	4.79	36	4.77	5.78	41
Tier 1 capital + allowance for loan and lease losses	1.41	4.30	9	2.52	6.05	16	1.91	5.65	13	3.73	6.16	29	5.38	7.35	34
Loans and leases + other real estate owned	0.23	0.71	11	0.37	0.97	10	0.27	0.85	10	0.55	0.96	23	0.75	1.15	26

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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### Past Due and Nonaccrual Loans and Leases

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.17	0.26	40	0.30	0.39	47	0.36	0.38	60	0.38	0.42	52	0.46	0.44	58
90+ days past due .....	0.02	0.12	57	0.07	0.16	64	0.08	0.16	61	0.05	0.22	50	0.03	0.26	46
Nonaccrual .....	0.25	0.52	29	0.37	0.76	24	0.21	0.46	27	0.51	0.57	53	0.69	0.69	61
Commercial and industrial															
30–89 days past due .....	0.34	0.24	71	0.20	0.23	58	0.54	0.31	78	1.01	0.30	92	0.58	0.32	80
90+ days past due .....	0.02	0.04	56	0.02	0.03	59	0.16	0.05	87	0.06	0.05	69	0.22	0.05	88
Nonaccrual .....	0.09	0.57	12	0.39	0.75	31	0.51	0.83	36	0.16	0.76	14	0.36	0.93	27
Individuals															
30–89 days past due .....	0.68	0.63	59	0.67	0.83	44	1.20	0.83	72	1.08	0.84	63	1.44	0.97	76
90+ days past due .....	0.05	0.09	55	0.14	0.14	67	0.09	0.17	56	0.05	0.16	49	0.07	0.19	48
Nonaccrual .....	0.05	0.17	43	0.14	0.28	47	0.03	0.17	34	0.11	0.23	45	0.11	0.24	50
Depository institution loans															
30–89 days past due .....	0	0.01	45	0	0	46		0			0			0	
90+ days past due .....	0	0	47	0	0	46		0			0			0.05	
Nonaccrual .....	0	0	47	0	0	47		0			0			0	
Agricultural															
30–89 days past due .....	0.93	0.07	95	1.34	0.17	92	0.81	0.24	84	0.51	0.17	82	0.73	0.17	87
90+ days past due .....	0.01	0	91	0.06	0	96	0	0	42	0.29	0	97	0	0	41
Nonaccrual .....	0.13	0.70	62	0.18	0.49	55	0.14	0.67	53	0.17	0.75	53	0.42	0.96	55
Foreign governments															
30–89 days past due .....		0.50			0			0.07			0.01			0	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.15			0.09			0.03			0.06			0.06	
Other loans and leases															
30–89 days past due .....	0.11	0.12	67	0.14	0.18	61	0.58	0.20	85	0.45	0.17	83	0.52	0.20	86
90+ days past due .....	0	0.01	72	0.50	0.01	97	0.01	0.01	83	0.38	0.01	97	0.36	0.02	96
Nonaccrual .....	0	0.09	21	0	0.15	19	0	0.13	15	0	0.14	17	0.01	0.10	47

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer #	Pct												
<b>Memoranda</b>															
1-4 family															
30-89 days past due	0.21	0.46	28	0.45	0.65	43	0.36	0.67	27	0.53	0.71	46	0.50	0.74	38
90+ days past due	0.02	0.24	51	0.04	0.33	53	0.06	0.31	52	0.05	0.46	41	0.04	0.49	42
Nonaccrual	0.16	0.71	12	0.22	0.89	14	0.27	0.73	17	0.27	0.86	19	0.49	0.97	33
Revolving															
30-89 days past due	0.01	0.28	18	0.26	0.48	32	0.06	0.45	12	0.74	0.50	75	0.67	0.61	68
90+ days past due	0	0.02	35	0	0.03	30	0	0.05	24	0	0.05	25	0.03	0.07	58
Nonaccrual	0.06	1.18	16	0.13	1.13	17	0.08	1	13	0.26	1.17	19	0.26	1.17	23
Closed-end															
30-89 days past due	0.23	0.49	32	0.46	0.65	44	0.40	0.70	30	0.51	0.75	40	0.48	0.79	37
90+ days past due	0.02	0.26	50	0.04	0.38	56	0.06	0.35	54	0.05	0.53	42	0.04	0.57	42
Nonaccrual	0.17	0.67	14	0.23	0.87	16	0.29	0.70	23	0.27	0.84	22	0.51	0.96	35
Junior lien															
30-89 days past due	0.05	0.01	91	0.05	0.02	87	0.04	0.02	75	0.04	0.03	72	0.01	0.03	30
90+ days past due	0	0	36	0	0	32	0	0	73	0.01	0	84	0.02	0	83
Nonaccrual	0.01	0.03	39	0.01	0.04	28	0.02	0.04	34	0.01	0.06	33	0.09	0.07	68
Commercial real estate															
30-89 days past due	0.11	0.15	55	0.23	0.26	61	0.30	0.18	80	0.30	0.17	77	0.43	0.18	85
90+ days past due	0	0.01	56	0.02	0.02	76	0.09	0.03	81	0.01	0.03	61	0.03	0.04	63
Nonaccrual	0.22	0.38	39	0.31	0.62	30	0.03	0.23	13	0.18	0.28	42	0.18	0.34	34
Construction and development															
30-89 days past due	0.20	0.17	75	0.71	0.28	81	0.25	0.28	62	0.42	0.21	77	1.27	0.23	95
90+ days past due	0	0.01	38	0.09	0.01	95	0.05	0.02	84	0	0.02	31	0	0.03	26
Nonaccrual	0.08	0.20	57	0.03	0.41	31	0.03	0.20	34	0.10	0.19	53	0.06	0.24	34
1-4 family															
30-89 days past due	0.03	0.02	76	0.03	0.03	68	0.13	0.06	78	0.36	0.06	93	0.69	0.07	96
90+ days past due	0	0	44	0.03	0	91	0	0	41	0	0	43	0	0	40
Nonaccrual	0	0.01	32	0.03	0.03	72	0.03	0.02	73	0.10	0.02	87	0.05	0.03	75
Other															
30-89 days past due	0.17	0.13	77	0.68	0.22	86	0.12	0.20	61	0.06	0.13	50	0.58	0.13	89
90+ days past due	0	0	41	0.06	0	95	0.05	0.01	88	0	0.02	33	0	0.02	29
Nonaccrual	0.08	0.16	66	0	0.35	26	0	0.17	33	0.01	0.15	33	0.01	0.18	26
Multifamily															
30-89 days past due	0.17	0.07	80	0	0.09	22	0	0.08	19	0.22	0.10	78	0.23	0.07	86
90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0.01	36
Nonaccrual	0.06	0.17	64	0.09	0.11	62	0.13	0.05	82	0.35	0.08	88	0.07	0.10	59
Nonfarm non-residential															
30-89 days past due	0.07	0.13	51	0.10	0.23	48	0.36	0.14	86	0.27	0.17	75	0.25	0.17	68
90+ days past due	0	0.01	64	0	0.02	62	0.11	0.03	83	0.02	0.03	66	0.04	0.04	70
Nonaccrual	0.29	0.45	47	0.43	0.80	39	0.02	0.28	11	0.18	0.30	40	0.23	0.38	39
Owner Occupied															
30-89 days past due	0.01	0.04	35	0.02	0.07	35	0.08	0.07	62	0.17	0.09	75	0.17	0.07	83
90+ days past due	0	0	74	0	0	72	0.10	0.01	95	0	0.01	25	0.01	0.02	64
Nonaccrual	0.27	0.17	76	0.42	0.27	72	0.02	0.16	17	0.06	0.17	26	0.08	0.21	30
Other															
30-89 days past due	0.05	0.08	67	0.08	0.14	57	0.28	0.07	91	0.10	0.07	71	0.08	0.09	60
90+ days past due	0	0	37	0	0.01	33	0.01	0.01	69	0.02	0.01	77	0.03	0.02	79
Nonaccrual	0.01	0.23	21	0.01	0.44	12	0	0.10	9	0.12	0.13	65	0.15	0.14	59
Farmland															
30-89 days past due	0.49	0.10	88	0.42	0.11	87	0.65	0.23	84	0.48	0.25	78	0.50	0.27	73
90+ days past due	0.13	0	93	0.41	0	98	0.06	0.01	88	0.21	0.01	93	0.04	0.06	77
Nonaccrual	0.60	0.69	68	0.94	1.13	64	0.94	0.84	65	2.30	1.23	79	2.90	1.07	84
Credit card															
30-89 days past due	2.29	0.81	95	0.11	0.95	18	0.10	1.19	12	0.08	1.22	12	0.13	1.08	10
90+ days past due	0.58	0.45	55	0.02	0.63	29	0.06	0.78	27	0	0.73	11	0	0.75	9
Nonaccrual	0.17	0.10	77	0.06	0.05	81	0.21	0.11	81	0	0.09	36	0	0.08	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	-3,816	-8,683	608	608	608
Retained earnings	1,617,646	1,395,498	1,214,456	1,190,953	1,077,028
Accumulated other comprehensive income (AOCI)	-41,078	60,023	7,568	-31,919	-2,749
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,572,752	1,446,838	1,222,632	1,159,642	1,074,887
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	116,365	120,412	133,853	137,313	135,958
Accumulated other comprehensive income-related adjustments	-41,077	60,023	7,568	-31,919	-2,749
Other deductions from common equity tier 1 capital	0	0	0	799	788
Subtotal:	1,497,464	1,266,403	1,081,211	1,053,449	940,890
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,497,464	1,266,403	1,081,211	1,053,449	940,890
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
<b>Tier 1 Capital</b>	1,497,464	1,266,403	1,081,211	1,053,449	940,890
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	71,930	85,818	99,533	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	137,876	129,382	115,851	108,009	102,837
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					7,403
Tier 2 capital before deductions	209,806	215,200	215,384	108,009	110,240
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	209,806	215,200	215,384	108,009	110,240
Exited advanced approach tier 2 capital					
Total capital	1,707,270	1,481,603	1,296,595	1,161,458	1,051,130
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	17,391,808	14,596,298	12,290,361	10,892,959	10,355,192
Less: Deductions from common equity tier 1 capital	116,365	120,412	133,853	138,112	136,746
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	17,275,443	14,475,886	12,156,508	10,754,847	10,218,446
Total risk-weighted assets	11,441,640	10,346,504	9,267,049	8,633,971	8,221,128
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	13.09	12.37	69	12.24	12.35	54	11.67	12.11	46	12.20	12.09	63	11.44	12.16	43
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	13.09	13.11	60	12.24	13.08	41	11.67	12.78	36	12.20	12.85	46	11.44	12.95	32
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	14.92	14.91	60	14.32	15.23	41	13.99	14.36	55	13.45	14.45	37	12.79	14.63	22
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	8.67	8.98	46	8.75	9.13	42	8.89	9.76	30	9.80	9.71	54	9.21	9.53	40
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	0	0	0	0	0		
Total property and casualty assets .....	0	0	0	0	0		
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0	0	0	0		
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity .....	0	0	0	0	0		
Total property and casualty equity .....	0	0	0	0	0		
Total life and health equity .....	0	0	0	0	0		
Total insurance underwriting net income .....	0	0	0	0	0		
Total property and casualty .....	0	0	0	0	0		
Total life and health .....	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C) .....	0	0	0	0	0		
Unearned premiums (P/C) .....	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0	0		
Separate account liabilities (L/H) .....	0	0	0	0	0		
Insurance activities revenue .....	9,072	8,962	9,791	9,827	8,121	1.23	15.88
Other insurance activities income .....	9,072	8,962	9,791	9,827	8,121	1.23	15.88
Insurance and reinsurance underwriting income .....	0	0	0	0	0		
Premiums .....	0	0	0	0	0		
Credit related insurance underwriting .....	0	0	0	0	0		
Other insurance underwriting .....	0	0	0	0	0		
Insurance benefits, losses, expenses .....	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries .....	0	0	0	0	0		
Life insurance assets .....	2,396	3,014	2,896	2,779	2,667	-20.50	-6.37

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..		53.11			53.67			51.47			56.12			52.23	
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..		46.89			46.33			48.53			43.88			47.77	
Separate account assets (L/H) / Total life assets .....		13.40			11.24			7.26			8.53			2.52	
<hr/>															
Insurance activities revenue / Adjusted operating income .....	1.54	0.36	86	1.65	0.41	86	2	0.47	88	2.17	0.47	90	1.91	0.55	86
Premium income / Insurance activities revenue .....	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36
Credit related premium income / Total premium income .....		32.99			38.23			34.91			44.54			43.04	
Other premium income / Total premium income .....		67.01			61.77			65.09			55.46			56.96	
<hr/>															
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43
Insurance net income (P/C) / Equity (P/C) .....		23.22			15.59			19.86			15.64			5.74	
Insurance net income (L/H) / Equity (L/H) .....		4.49			3.62			5.13			1.99			-2.99	
Insurance benefits, losses, expenses / Insurance premiums .....		927.51			447.82			233.61			160.49			127.33	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.07			0.15			0.17			0.48	
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0.15			2.31			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0.15	12	6	0.22	11.03	8	0.24	11.51	10	0.24	10.22	13	0.25	9.84	15
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....			0			0			0						
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32

BHC Name

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### Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Foreign Activities</b>					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans	0	0.66	33		0.87			1.25			1.17			1.08	
Cost: Interest-bearing deposits		0.14			0.42			1.19			0.97			0.51	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases		6.83			-2.40			22.48			7.24			21.19	
Total selected assets		9.48			2.04			12.40			3.24			21.86	
Deposits		0.73			3.46			10.36			5			-0.77	

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

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## Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	21.48	37.28	10.29	7.31	11.58

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

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## Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	16,852	52,990	27,853	97,940	112,494	-68.20	-84.50
Dividends .....	7,000	43,500	19,000	91,000	105,800	-83.91	-93.18
Interest .....	31	30	112	25	15	3.33	287.50
Management and service fees .....	9,821	9,460	8,741	6,915	6,679	3.82	62.09
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	1,176	1,566	1,116	1,089	725	-24.90	-39.41
Dividends .....	1,176	1,566	1,116	1,089	725	-24.90	-39.41
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	18,028	54,556	28,969	99,029	113,219	-66.96	-83.71
Securities gains (losses) .....	0	0	0	4,525	0		-100.00
Other operating income .....	3,297	2,358	4,916	1,959	1,833	39.82	33.97
Total operating income .....	21,325	56,914	33,885	105,513	115,052	-62.53	-81.18
<b>Operating Expenses</b>							
Personnel expenses .....	9,173	9,223	8,323	7,813	7,007	-0.54	38.54
Interest expense .....	2,751	3,186	2,208	627	1,065	-13.65	104.84
Other expenses .....	3,914	2,823	2,983	7,441	2,541	38.65	74.27
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	15,838	15,232	13,514	15,881	10,613	3.98	55.12
Income (loss) before taxes .....	16,177	43,900	22,554	88,469	104,439	-63.15	-84.31
Applicable income taxes (credit) .....	2,175	14	1,080	1,545	314	15435.71	571.30
Extraordinary items .....					0		
Income before undistributed income of subsidiaries .....	14,002	43,886	21,474	86,924	104,125	-68.09	-86.38
Equity in undistributed income of subsidiaries .....	212,043	137,156	146,076	84,862	65,667	54.60	246.31
Bank subsidiaries .....	212,369	136,966	145,435	84,437	65,529	55.05	241.69
Nonbank subsidiaries .....	-326	190	641	425	138		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	226,045	181,042	167,550	171,786	169,792	24.86	37.81
<b>Memoranda</b>							
Bank net income .....	219,369	180,466	164,435	175,437	171,329	21.56	33.13
Nonbank net income .....	850	1,756	1,757	1,514	863	-51.59	-16.50
Subsidiary holding companys' net income .....	0	0	0	0	0		

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# Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries	1,618,720	95.73	1,507,453	95.39	1,318,032	96.08	1,133,109	1,061,953	7.38	62.41
Common and preferred stock	1,618,720	95.73	1,507,453	95.39	1,318,032	96.08	1,133,109	1,061,953	7.38	62.41
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	13,855	0.82	14,180	0.90	17,340	1.26	8,800	8,125	-2.29	74.58
Common and preferred stock	13,855	0.82	14,180	0.90	17,340	1.26	8,800	8,125	-2.29	74.58
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	45,620	2.70	34,930	2.21	25,559	1.86	23,377	22,669	30.60	149.09
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	9,654	0.57	16,904	1.07	6,251	0.46	6,745	11,238	-42.89	44.09
Cash and due from unrelated depository institution	0	0	0	0	1,523	0.11	0	1		
Premises, furnishings, fixtures and equipment	477	0.03	5,431	0.34	1,571	0.11	1,725	1,518	-91.22	-74.27
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	2,611	0.15	1,471	0.09	1,468	0.11	1,236	1,019	77.50	131.88
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,690,937	100.00	1,580,369	100.00	1,371,744	100.00	1,174,992	1,106,523	7.00	63.75
<b>Liabilities and Capital</b>										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	10,000	0.73	5,000	15,500		-100.00
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	8,333		-100.00
Subordinated notes and debentures	99,705	5.90	113,245	7.17	126,620	9.23	0	0	-11.96	
Other liabilities	18,480	1.09	20,286	1.28	12,492	0.91	10,350	7,803	-8.90	144.48
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	118,185	6.99	133,531	8.45	149,112	10.87	15,350	31,636	-11.49	148.50
Equity Capital	1,572,752	93.01	1,446,838	91.55	1,222,632	89.13	1,159,642	1,074,887	8.70	59.66
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	0	0	0	0	0	0	0	0		
Common surplus	3,796	0.22	608	0.04	608	0.04	608	608	524.34	524.34
Retained earnings	1,617,646	95.67	1,395,498	88.30	1,214,456	88.53	1,190,953	1,077,028	15.92	63.23
Accumulated other comprehensive income	-41,078	-2.43	60,023	3.80	7,568	0.55	-31,919	-2,749		
Other equity capital components	-7,612	-0.45	-9,291	-0.59	0	0	0	0		
Total liabilities and equity capital	1,690,937	100.00	1,580,369	100.00	1,371,744	100.00	1,174,992	1,106,523	7.00	63.75
<b>Memoranda</b>										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital.....	14.67	11.94	74	13.41	7.29	91	14.15	9.68	90	15.44	10.40	90	10.87	7.61	80
Bank net income / Average equity investment in banks.....	13.95	11.80	73	12.66	7.45	88	13.34	10.51	81	16.05	11.19	86	16.48	8.74	91
Nonbank net income / Average equity investment in nonbanks.....	6.02	13.12	41	10.97	9.75	65	16.72	7.89	77	17.85	7.10	82	10.69	4.73	74
Subsidiary HCs net income / Average equity investment in sub HCs.....		10.11			7.01			8.55			8.78			6.82	
Bank net income / Parent net income.....	97.05	96.79	26	99.68	88.16	30	98.14	82.22	31	102.13	82.56	47	100.91	80.64	49
Nonbank net income / Parent net income.....	0.38	3.40	45	0.97	3.59	52	1.05	5.93	55	0.88	3.78	54	0.51	7.76	47
Subsidiary holding companies' net income / Parent net income.....		65.35			68.34			74			72.48			82.97	
<b>Leverage</b>															
Total liabilities / Equity capital.....	7.51	16.81	35	9.23	20.06	37	12.20	20.43	55	1.32	20.88	12	2.94	19.94	17
Total debt / Equity capital.....	6.34	11.71	46	7.83	14.41	47	11.17	14.31	61	0.43	14.69	30	2.22	13.95	38
Total debt + notes payable to subs that issued TPS / Equity capital.....	6.34	13.63	34	7.83	16.67	32	11.17	16.36	56	0.43	17.10	14	2.22	16.10	19
Total debt + Loans guaranteed for affiliate / Equity capital.....	6.34	11.77	45	7.83	14.68	46	11.17	14.56	61	0.43	15.14	30	2.22	14.35	38
Total debt / Equity capital – excess over fair value.....	6.34	11.81	46	7.83	14.52	47	11.17	14.51	61	0.43	14.81	30	2.22	14.10	38
Long-term debt / Equity capital.....	6.34	10.95	47	7.83	13.56	48	10.36	13.04	61	0	13.37	15	0.78	12.69	34
Short-term debt / Equity capital.....	0	0.57	38	0	0.77	38	0.82	1.02	78	0.43	1.14	78	1.44	1.07	80
Current portion of long-term debt / Equity capital.....	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital.....	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt.....	56.05	39.86	58	51.72	34.67	65	55.40	28.44	76	0	28.63	14	16.90	26.93	41
<b>Double Leverage</b>															
Equity investment in subs / Equity capital.....	103.80	103.22	58	105.17	102.81	66	109.22	103.22	79	98.47	103.10	22	99.55	102.10	36
Total investment in subs / Equity capital.....	103.80	108.40	47	105.17	110.16	51	109.22	111.07	63	98.47	112.48	10	99.55	111.30	23
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X).....	0.26	0.29	54	0.41	0.47	54	0.67	0.36	67	-0.10	0.35	23	-0.03	0.52	34
Equity investment in subs – equity cap / Net income-div (X).....	0.26	1.05	18	0.41	1.82	15	4.20	1.22	91		1.22			2.64	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends.....	121.56	152.85	39	374.36	136.59	96	21.35	177.68	2	120.99	162.34	35	121.75	141.81	45
Cash from ops + noncash items + op expense / Op expense + dividend.....	87.06	154.48	18	416.06	147.24	96	20.17	190.27	5	123.05	174.91	27	122.22	148.20	44
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	75.67	98.54	28	132.35	134.08	60	100.75	116.34	34	95.87	103.19	39	104.27	92.33	58
Pretax operating income + interest expense / Interest expense.....	688.04	1,835.33	31	1,477.90	2,016.32	62	1,121.47	1,968.54	42	14,209.89	2,898.75	90	9,906.48	1,909.25	90
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	688.04	1,770.77	30	1,477.90	1,539.23	71	1,121.47	1,632.83	50	14,209.89	1,369.37	97	9,906.48	1,547.94	93
Dividends + interest from subsidiaries / Interest expense + dividends.....	298.33	174.12	84	1,415.44	150.43	99	14.15	210.80	2	130.05	188.90	33	125.54	172.51	41
Fees + other income from subsidiaries / Salary + other expenses.....	75.04	11.92	91	78.53	13.95	92	77.31	16.52	91	45.33	16.08	78	69.95	16.39	88
Net income / Current part of long-term debt + preferred dividends (X).....		47.61			35.64			57.11			33.93			24.63	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets.....	0.31	3.44	38	0.78	3.85	38	-0.38	2.64	20	-0.21	2.61	22	-1.54	3.24	14
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due.....		0.17			0.10			0.04			0.24			0.10	
Nonaccrual.....		0.92			1.03			0.54			6.54			7.38	
Total.....		1.09			1.13			0.58			6.78			7.48	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries.....	0.10	1.76	54	0.12	2.66	51	0.17	5.62	50	0.13	5.50	44	0.10	5.68	41
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	0	66.37	1	0	81.10	1	655.30	57.84	97	80.76	57.26	72	80.48	68.72	65
Dividends declared / Net income .....	0	28.27	3	0	42.29	4	83.99	33.08	95	40.86	27.33	76	49.35	31.29	80
Net income – dividends / Average equity.....	14.67	8.62	87	13.41	4.14	93	2.27	6.46	9	9.13	7.33	73	8.26	5.03	82
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....		155.92			132.17		13.50	178.13	20	129.63	157.73	43	126.25	130.71	52
Dividends from nonbank subsidiaries .....		4.90			3.41		0.79	7.53	56	1.55	7.13	69	0.87	12.57	57
Dividends from subsidiary holding companies.....		5.91			4.85		0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries .....		203.53			174.85		14.30	260.40	6	131.18	215.26	29	127.12	196.35	36
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	3.19	45.96	12	24.10	60.28	19	11.55	66.55	12	51.87	60.71	44	61.75	59	51
Interest income from bank subsidiaries.....	0.01	0.11	60	0.02	0.36	52	0.07	0.54	58	0.01	0.52	50	0.01	0.76	42
Management and service fees from bank subsidiaries .....	4.48	0.88	87	5.24	1.47	83	5.32	1.55	83	3.94	1.88	79	3.90	2.98	78
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries .....	7.68	51.33	14	29.36	62.88	21	16.94	69.36	12	55.83	63.43	42	65.66	62.82	50
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	138.35	62.63	89	89.18	56.39	64	63.52	82.95	54	71.93	51.40	65	84.01	102.35	59
Interest income from nonbank subsidiaries.....	0	2.44	31	0	7.38	32	0	20.25	26	0	18.56	24	0	8.11	24
Management and service fees from nonbank subsidiaries .....	0	0.37	40	0	0.86	39	0	1.92	38	0	2.96	38	0	0.85	36
Other income from nonbank subsidiaries.....	0	0.07	45	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43
Operating income from nonbank subsidiaries .....	138.35	87.22	84	89.18	79.84	57	63.52	150.41	35	71.93	99.33	43	84.01	165.35	49
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies.....		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			0.56	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			64.33	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	32.83	74.16	19	76.43	69.76	31	56.07	67.32	27	86.25	65.18	41	91.96	59.17	64
Interest income from bank subsidiaries.....	0.15	0.23	75	0.05	0.63	51	0.33	0.80	64	0.02	0.92	46	0.01	0.94	41
Management and service fees from bank subsidiaries .....	46.05	1.44	98	16.62	1.87	92	25.80	1.81	94	6.55	2.01	85	5.81	2.17	81
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries .....	79.02	83.13	26	93.11	82.20	36	82.20	78.80	31	92.82	74.20	40	97.78	69.23	61
Dividends from nonbank subsidiaries .....	5.51	3.07	83	2.75	1.95	77	3.29	2.65	77	1.03	2.57	70	0.63	2.65	63
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27
Management and service fees from nonbank subsidiaries .....	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries .....	5.51	4.67	78	2.75	4.70	69	3.29	7.29	70	1.03	7.64	59	0.63	9.99	47
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13		0	83.37	12	0	87.87	16	0	83.68	15
Loans and advances from subsidiaries / Total debt .....	0	26.38	13	0	27.08	12	0	28.33	11	0	26.53	12	0	39.18	14